

Education Debt Reduction Program (EDRP)

EDRP authorizes VA to provide student loan reduction payments to employees with qualifying loans who are in health care positions providing direct patient care services and are in positions that are considered hard to recruit or retain. The loan must be for the health professional's education that qualified the applicant for a specific position. Each Veterans Health Administration (VHA) facility determines which positions are hard to recruit and retain and when the facility will offer EDRP for these positions. EDRP is a recruitment and retention incentive only offered or approved for certain positions.

Purpose

- Provide our Veteran population with specialized care by increasing the supply of qualified health care professionals.
- Help the VHA meet its need for qualified health care professionals in occupations where recruitment or retention is difficult.

Eligibility

Applicants:

- Must be in a permanent full-time or part-time appointment at the time of application submission and during participation in program.
- Must be appointed in Title 38 or Hybrid Title 38 Occupation for which recruitment and retention is difficult.
- Owe any amount of principal and interest on a qualifying loan, which led to a degree that qualified the individual for the position to which appointed.
- Must maintain an acceptable level of performance in the position to which appointed and held during the EDRP service period

Covered Expenses

- Participants may receive up to \$120,000 towards a qualified loan over a 5 year period.
- Qualified employees receive education debt reduction payments up to \$24,000 per year, for up to five years, while they remain employed by VHA in the position that was approved for EDRP.
- EDRP qualifying loans cover tuition and other reasonable educational and living expenses, fees, books, supplies, educational equipment/materials, and laboratory expenses.
- EDRP payments are limited to the degree, which by VA Qualification Standards qualified the individual for the position and grade level to which appointed. The degree must be from an accredited school or program

Note: The Secretary also has the ability to waive the cap for positions for which there is a shortage of qualified employees, by reason of either location or requirements of the position. In the case of such a waiver, the total amount of education debt repayment payable to that individual may be up to the total eligible amount of the principal and the interest on the participant's loan.

Service Obligation

- Any time that a participant spends in a non-pay status during a service period must be made up with paid service before a payment can be made to or on behalf of the participant

How Are Awards Determined

- EDRP targets health care providers in Title 38 and Hybrid Title 38 occupations, deemed hard-to-recruit or retain, who would otherwise decline or leave VHA employment.
- Each VHA facility determines which positions are hard to recruit and retain and when the facility may offer EDRP for these positions.
- National funding is prioritized based on VA and VHA workforce needs.

How to Apply

- Applications are submitted through your local VHA facility.
- Contact the **EDRP Coordinator** or **Human Resources Department** at your local VHA facility for
 - local criteria,
 - application instructions, and
 - additional assistance.

Informational Links

- [Facility Locator](#)
- [VA Forms](#)
- [VA Publications](#)
- [VHA Publications](#)

The following links are internal to the Department of Veterans Affairs:

- [EDRP Coordinator Listing](#)
- [Facilities Locator & Leadership Directory](#)
- [Education Debt Reduction Program \(EDRP\) SharePoint Site](#)
- [VHA Handbook 1021.01 Education Debt Reduction Program Procedures](#)
- [Education Debt Reduction Program \(EDRP\) Application \(VA Form 10-0394\)](#)
- [Education Debt Reduction Program \(EDRP\) Loan Verification \(VA Form 10-0394A\)](#)
- [Education Debt Reduction Program \(EDRP\) Acceptance of Conditions \(VA Form 10-0394B\)](#)
- [VA Qualification Standards](#)